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Search History

DATE: Thursday, August 19, 2004 Printable Copy Create Case

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L5	(evaluat$6 or determin$6) same (business$ or transaction$) same object$ same (creat$3 or generat$3) same dynamic$4 same (solution or result$)	46	L5
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END OF SEARCH HISTORY

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L6: Entry 5 of 6   File: PGPB   Jul 11, 2002

DOCUMENT-IDENTIFIER: US 20020091550 A1
TITLE: System and method for real-time rating, underwriting and policy issuance

Current US Classification, US Primary Class/Subclass:
705/4

Summary of Invention Paragraph:
[0025] A process according to the present invention, as may be implemented in the
typical system briefly described above, will include several steps in providing
real-time rating, underwriting and policy issuance. Accordingly, identification
information associated with a particular applicant is received. A connection is
established with one or more information sources that may have data related to the
applicant that may be relevant to the real-time rating and underwriting of an
insurance policy for the applicant. A request for relevant data is transmitted over
the respective connections; such request will typically include some request data
derived from the identification information associated with the particular
applicant so that the information sources can locate and supply any available
relevant data. The relevant data is received from the information sources and
aggregated. Based upon the received relevant data, an offer of insurance is
generated for the particular applicant. In some instances, the generated offer may
be a statement indicating a denial, which may result from a lack of sufficient
relevant information or a determination that the applicant does not meet coverage
requirements. In other instances, an offer may be made despite lack of particular
relevant information; in which case, the offer generation may factor this lack into
the offer generation process. Some embodiments may utilize a dynamic pricing factor
in the offer generation process. Dynamic pricing is a competitive strategy that
complements the seller's business objectives by finding the optimal tradeoff
between a customer's likelihood to accept an offer and the revenue value of that
offer. In contrast to current insurance industry practice, dynamic prices can be
generated without an explicit understanding of the underlying customer
characteristics. Instead, indicators or signals are derived from demand and
consumption information captured at customer contact points. Prices are adjusted
based on what consumer behavior reveals about price sensitivity. The generated
offer is then communicated to the applicant via an offer output device such as a
user computer, a facsimile, a telephone or other suitable mechanism.